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Patent fees are subject to annual revision.
Small Entity payments must be supported by a small entity statement,
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.
See 37 C.F.R. §§ 1.27 and 1.28.

TOTAL AMOUNT OF PAYMENT	(\$) 710.00
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Complete if Known

Application Number	
Filing Date	
First Named Inventor	Donald L. Glick
Examiner Name	
Group / Art Unit	
Attorney Docket No.	BRM0002

METHOD OF PAYMENT (check one)

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number

Deposit Account Name	Baker & Daniels
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☒ Charge Any Additional Fee Required
Under 37 CFR §§ 1.16 and 1.17

2. ☒ **Payment Enclosed:**
☒ Check ☐ Money Order ☐ Other

FEE CALCULATION

1. BASIC FILING FEE

Large Fee Code	Entity (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
101	690	201	345	Utility filing fee	710.00
106	310	206	155	Design filing fee	
107	480	207	240	Plant filing fee	
108	690	208	345	Reissue filing fee	
114	150	214	75	Provisional filing fee	

SUBTOTAL (1) (\$)
710.00

2. EXTRA CLAIM FEES

	Extra Claims	Fee from below	Fee Paid
Total Claims <input type="text" value="12"/>	-20** = <input type="text" value="0"/>	X <input type="text" value="18"/>	= <input type="text" value="0"/>
Independent Claims <input type="text" value="3"/>	- 3** = <input type="text" value=""/>	X <input type="text" value="78"/>	= <input type="text" value=""/>
Multiple Dependent			= <input type="text" value=""/>

****or number previously paid, if greater; For Reissues, see below**

Large Entity Fee Code	Small Entity Fee Code	Large Entity Fee (\$)	Small Entity Fee (\$)	Description
103	18	203	9	Claims in excess of 20
102	78	202	39	Independent claims in excess of 3
104	260	204	130	Multiple dependent claim, if not paid
109	78	209	39	** Reissue independent claims over original patent
110	18	210	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2)	(\$) 0.00
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FEE CALCULATION (continued)

3. ADDITIONAL FEES

* ADDITIONAL FEES					
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
105	130	205	65	Surcharge - late filing fee or oath	0.00
127	50	227	25	Surcharge - late provisional filing fee or cover sheet.	0.00
139	130	139	130	Non-English specification	0.00
147	2,520	147	2,520	For filing a request for reexamination	0.00
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	0.00
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	0.00
115	110	215	55	Extension for reply within first month	0.00
116	380	216	190	Extension for reply within second month	0.00
117	870	217	435	Extension for reply within third month	0.00
118	1,360	218	680	Extension for reply within fourth month	0.00
128	1,850	228	925	Extension for reply within fifth month	0.00
119	300	219	150	Notice of Appeal	0.00
120	300	220	150	Filing a brief in support of an appeal	0.00
121	260	221	130	Request for oral hearing	0.00
138	1,510	138	1,510	Petition to institute a public use proceeding	0.00
140	110	240	55	Petition to revive - unavoidable	0.00
141	1,210	241	605	Petition to revive - unintentional	0.00
142	1,210	242	605	Utility issue fee (or reissue)	0.00
143	430	243	215	Design issue fee	0.00
144	580	244	290	Plant issue fee	0.00
122	130	122	130	Petitions to the Commissioner	0.00
123	50	123	50	Petitions related to provisional applications	0.00
126	240	126	240	Submission of Information Disclosure Stmt	0.00
581	40	581	40	Recording each patent assignment per property (times number of properties)	0.00
146	690	246	345	Filing a submission after final rejection (37 CFR § 1.129(a))	0.00
149	690	249	345	For each additional invention to be examined (37 CFR § 1.129(b))	0.00
Other fee (specify) _____					0.00
Other fee (specify) _____					0.00

* Reduced by Basic Filing Fee Paid

SUBTOTAL (3)	(\$) 0.00
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SUBMITTED BY

Name (Print/Type)	Kevin R. Erdman
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Signature	
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Registration No. (Attorney/Agent)	33,687
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Complete (if applicable)

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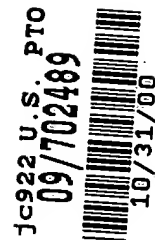
Date 31 Oct 00

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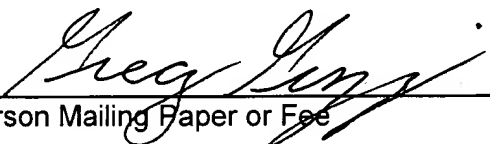
EXPRESS MAIL NO.: EL 415 382 253.US



Application No. not yet assigned
Inventor: Donald L. Glick, et al
Title: MINISTRY SPECIALIZED INSURANCE TRANSACTION.....
Practitioner's Docket No.: BRM0002 (#88065/2)

Date of Deposit: October 31, 2000

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ic922 u. s. pto
09/10/2009
10/31/00

1. MINISTRY SPECIALIZED INSURANCE TRANSACTION OBJECT ORIENTED SYSTEM AND METHOD.

10/31/00

0070469



Brotherhood Mutual
Insurance Company

MinistryFirstSM

Insuring America's Churches and Related Ministries

Jc922 U.S. PTO
09/702489



About Our Agency

About Brotherhood Mutual

Brotherhood Mutual Insurance Company specializes in insuring churches and related ministries. For more than 80 years, they have helped protect America's religious institutions through quality insurance products and services specifically designed to meet the needs of today's ministries.

Financial Profile

Over the past decade Brotherhood Mutual has consistently earned an A (Excellent) or A+ (Superior) rating from A.M. Best, one of the nation's leading authorities in analyzing and rating insurance companies.

With more than \$110 million of admitted assets and reinsured by more than a dozen A and A+ rated reinsurers with billions in admitted assets, they are well able to handle the insurance needs of every church and related ministry operating in their licensed states.

Resources

In addition to superior insurance products, Brotherhood Mutual also believes it's good business to provide customers with relevant, up-to-date information to help them protect and build their churches and ministries. To help policyholders better manage their risks and understand their insurance needs and coverage, Brotherhood Mutual offers a wide variety of valuable print, multi-media, and online resources.












Company History


In 1916, Albert Neuenschwander enlisted the help of his pastor in organizing a mutual aid program to provide fire and windstorm protection for members of his denomination. The next year, their denomination formed the Brotherhood Aid Association, selecting Galatians 6:2—"Bear ye one another's burdens and so fulfill the law of Christ"—as the verse capturing the spirit of the new association. This verse still appears on every Brotherhood Mutual policy.

Throughout the past several decades, the company has grown and expanded its church base, offering insurance programs to other denominations and associations. Today, Brotherhood Mutual is one of the country's leading insurers of churches and related ministries.

Property Insurance Summary

Building Description	Building Value	Replacement Cost	Personal Property Value	Replacement Cost
_____	0 _____	Yes _____	0 _____	Yes _____
_____	_____	Yes _____	_____	Yes _____
_____	_____	Yes _____	_____	Yes _____
_____	_____	Yes _____	_____	Yes _____
_____	_____	Yes _____	_____	Yes _____


 Scheduled Values:	Scheduled Option
 Inflation Adjustment Option:	Adjusted Manually
 Peril Option:	Special
 Coinsurance Clause:	Waived
 Earthquake:	Not Included
 Deductibles	
Building & Personal Property Losses:	\$500
Building Glass:	\$500
 Property Protector Endorsement:	\$2,500 Water Damage w/Ordinance & Law
 Loss of Building Materials:	\$5,000 from Property Protector
 Theft of Money & Securities:	\$2,000 Basic
Additional Coverage:	\$0 \$0 Deductible
 Equipment Breakdown Endorsement:	Included
 Bond (Employee Fidelity):	\$2,500 Basic
Inland Marine:	\$0 \$0 Deductible


 Throughout this proposal, small symbols like this have been used to refer you to the appropriate page in your MinistryFirstSM Leader's Guide. Simply turn to the indicated page to learn more about your MinistryFirstSM coverage options.

Automatic Building and Personal Property Extensions

Direct loss extensions	Extension limit (policy deductible applies)
1. Property taken off premises	\$25,000 (180 days)
2. Personal property outside policy territory	\$500 per item; \$2,500 maximum limit (45 days)
3. Personal property at owned parsonage	\$2,500
4. Newly acquired or constructed buildings	\$2,000,000 (180 days)
5. Outside objects and structures	\$10,000 per item; \$15,000 maximum
6. Other unscheduled structures	\$10,000
7. Dwelling-related unscheduled structures	10% of dwelling value
8. Improvements made by tenants	10% of personal property limit; \$20,000 maximum
Direct loss extensions	Extension limit (no deductible applies)
1. Personal property of others (non-clergy)	\$2,500 per person/\$10,000 maximum (excess)
2. Personal property of clergy	\$10,000 per clergy/\$30,000 maximum
Additional coverages	Additional limit (no deductible applies)
1. Debris removal expense	\$10,000
2. Fire department service charge	\$5,000
3. Fire extinguisher recharge	\$2,500 if recharged within 30 days
4. Automatic fire suppression recharge	Covered if discharge caused by a covered peril
5. Pollutant clean-up and removal at insured premises	\$10,000 if pollution resulted from covered peril and was reported within 180 days
6. Installed lock recalibration after theft	\$2,500 if recalibrated within 10 days
7. Arson reward	\$10,000
8. Tuition earnings and loss of rental income	\$25,000 blanket limit
9. Extra expense	\$100,000
10. Valuable papers and records	\$10,000
Additional Coverages	Additional limit (deductible applies)
1. Loss of money and securities	\$5,000; loss from specified perils only
2. Interior building damage	Rain, snow, ice, sleet, sand, dust, baptistry overflow included
3. Spoilage	\$2,500
4. Electric current	\$500
5. Animal damage	\$2,500, except types of damage excluded in form
6. Damage to gutters & downspouts from weight of ice and snow	Included with special perils form
7. Building glass	Included; no per pane or occurrence limitations

Liability Insurance Summary

 **Liability Limits:** \$1,000,000 General Occurrence \$0 General Aggregate




 **Liability Coverage Format:** Occurrence Basis—All Liability Coverages and Options

Primary Ministry Risk Type:

Related Ministry Risk Type(s):

In addition to basic general liability coverage, the following are some of the more important automatic coverage enhancements included for the primary or related ministry risk types listed above:













Wage Loss Reimbursement and Medical Payments

Coverage Description	Status	Liability Limits
 Wage Loss Reimbursement:	Included	\$2,000 per Person
 Medical Payments:	Included	\$5,000 per Person
 Athletic Medical:	Included	Same as Med-Pay Limit

Notes:

Additional Liability Coverages

If separate liability limits are indicated for any optional coverage below, these limits are separate per occurrence and annual aggregate limits that apply to the optional coverage. If any optional liability coverage below is shown as included and "General" limits are indicated, the basic general occurrence and general aggregate limits indicated on the previous page apply to that coverage.



Coverage description	Status	Liability Limits
 Sexual Acts Liability:	Included	*0
 Counseling Acts Liability:	Included	General
 Religious Communication SM & Religious Acts SM Liability:	Included	General
 Discriminatory Acts Liability:	Included	General
 Directors and Officers Liability:	Included	General
 Special Defense Reimbursement:	Included	\$25,000/\$5,000
 Nonowned Vehicle Coverage:	Included	General
Rental Vehicle Physical Damage:	Included	\$30,000 per Vehicle
 Employee Benefits Liability:	Included	General
 Employment Practices Liability:	Included	**\$300,000
Breach of Contract Deductible:	\$1,000	
 Clergy (Full-time) Accidental Death Benefit:		None
 Fee-Based Counseling Liability:	Available, Not Included	N/A
 School Counseling Acts Liability:	Available, Not Included	N/A
Education Preparation Liability: Including Accreditation Errors	Available, Not Included	N/A

* Occurrence and aggregate limits are the same



** Subject to a separate aggregate

Special Clergy Coverages



Name of Covered Insured Person: N/A

-  Clergy/Pastoral Staff Personal Property Coverage: \$0
Deductible: \$250
Scheduled Personal Property: \$0
Deductible: \$50
-  Clergy/Pastoral Staff Personal Liability Coverage: \$0
Annual Aggregate: \$0
Clergy/Pastoral Staff Recreational Vehicle Liability: None



Name of Covered Insured Person: N/A

-  Clergy/Pastoral Staff Personal Property Coverage:
Deductible:
Scheduled Personal Property:
Deductible
-  Clergy/Pastoral Staff Personal Liability Coverage:
Annual Aggregate:
Clergy/Pastoral Staff Recreational Vehicle Liability:


Name of Covered Insured Person: N/A

-  Clergy/Pastoral Staff Personal Property Coverage:
Deductible:
Scheduled Personal Property:
Deductible
-  Clergy/Pastoral Staff Personal Liability Coverage:
Annual Aggregate:
Clergy/Pastoral Staff Recreational Vehicle Liability:

Blanket Accident & Sickness Insurance Summary


Group 1 Description:	Group Description
 Accident & Sickness Medical Benefit Limit:	\$ Per Person
Annual Aggregate Limit/ One Reinstatement Guaranteed:	\$0
Minimum and Deposit Premium:	\$0
Annual or Policy Premium/Participant:	\$0
Audit Procedure:	Semi-Annual
Group 2 Description:	None Requested at Time of Proposal
 Accident & Sickness Medical Benefit Limit:	\$ Per Person
Annual Aggregate Limit/ One Reinstatement Guaranteed:	\$0
Minimum and Deposit Premium:	\$0
Annual or Policy Premium/Participant:	\$0
Audit Procedure:	Semi-Annual

Workers' Compensation Insurance Summary

 Statutory benefits including: medical expenses, disability benefits, rehabilitation benefits, and death benefit for occupational injuries and illnesses.

Provides benefits as required of employers in the state of: state name

Employers' Liability

 Bodily Injury by Accident: \$100,000 Each Accident
Bodily Injury by Disease: \$100,000 Each Employee
Bodily Injury by Disease: \$500,000 Policy Limit

Employee Payroll Classifications & Payroll Estimates

Payroll Category	Estimated Annual Payroll
<u>enter category here</u>	<u>0</u>
<u></u>	<u></u>
<u></u>	<u></u>
<u></u>	<u></u>
<u></u>	<u></u>

Audit Requirement: Annual



Owned Vehicle Insurance Summary

Vehicle Schedule

Unit	Year	Make and Model	Comprehensive	Collision	Towing
1	_____	_____	\$100 Deductible	\$250 Deductible	Yes
2	_____	_____	Not Included	Not Included	No
3	_____	_____	Not Included	Not Included	No
4	_____	_____	Not Included	Not Included	No
5	_____	_____	Not Included	Not Included	No

Liability Limits

 Bodily Injury & Property Damage Combined Limit Option: Not Applicable

 Bodily Injury & Property Damage Split Limit Option:

Bodily Injury-Each Person: N/A

Bodily Injury-Each Accident: N/A


Property Damage-Each Accident: N/A

 Uninsured/Underinsured Motorists: Same as Liability Limits

Vehicle Medical Payments

Benefit Limit Per Person: \$0

Benefit Limit Per Accident: \$0

 Personal Injury Protection (No Fault) Not Applicable

Benefits as provided by the statutes of state of: N/A

Benefit Description: N/A

Benefit Limit: N/A

Notes:

Excess Liability Insurance Summary

Liability Limits

Covered Liability—Each Occurrence: \$0

Covered Liability—Annual Aggregate: \$0

Deductible or Self-Insured Retention: None

Coverage Restrictions

If any coverage restrictions are indicated below, these specific liability coverages are not extended into or covered by the excess (umbrella) liability limits. Only the liability coverage provided in the primary liability policies, if any, apply.

Sexual Acts

Outside Counseling Reimbursement

Employment Practices

Pesticide Application

Financial Damage

Education Preparation

Nurses Liability

Employee Benefit

Clergy Personal

Wage Loss Reimbursement

Defense Coverage

Premium Summary

Property/Liability (Package Policy) Premium:	\$0
Blanket Accident & Sickness Policy Premium:	\$0
Workers' Compensation Policy Premium:	\$0
Owned Vehicle Policy Premium:	\$0
Excess (Umbrella) Liability Premium:	\$0

Total Premium: \$0

Payment Options and Information

For most coverages, payments can be made in monthly, quarterly, semi-annual, or annual installments, depending on annual premium amounts. *Direct Pay* is also available if you wish to have premium payments automatically withdrawn from your bank account.

A \$3.00 processing charge applies to each installment. To reduce installment charges, you should select the payment option with the least number of installments appropriate for your budget.

Proposal Notes